



Committee: Senate Finance Committee

Bill: Senate Bill 784 - Health Insurance - Labor and Delivery Services - Cost-Sharing Requirements

Hearing Date: March 8, 2023

Position: Support

The Maryland Affiliate of the American College of Nurse Midwives (ACNM) supports *Senate Bill 784 - Health Insurance - Labor and Delivery Services - Cost-Sharing Requirements*. The bill requires insurers, nonprofit health service plans, and health maintenance organizations that provide labor and delivery coverage to cover labor and delivery services without a deductible, coinsurance, copayment, or any other cost-sharing requirement.

The Affordable Care Act requires most health plans to cover maternal and newborn care. But because ACA requirements remain broad, insurance coverage isn't uniform. The average out-of-pocket spending for a vaginal delivery is \$2,655, compared to \$3,214 for cesarean births.ⁱ ACNM believes that all people should have access to a safe and affordable birth.

We ask for a favorable report on this legislation. If we can provide any further information, please contact Robyn Elliott at relliott@policypartners.net or (443) 926-3443.

ⁱ <https://www.forbes.com/advisor/health-insurance/average-childbirth-cost/>